

# Aging and Long-Term Care Resources



## Senator Jackie Speier

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You can subscribe electronically to Senator Speier's Legislation, Press Releases and Consumer Alerts by visiting the "publications" link on the senator's web site.

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## Medicare

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## Senior Fact Sheet

The resources below will help put you in touch with information about state and area agencies, tribal organizations and private organizations serving the elderly in your community.

- **Area Agency on Aging**  
**1-800-510-2020**  
Information and access to your community's comprehensive network of community-based long-term care services.
- **HICAP – Health Insurance Counseling and Advocacy Program**  
**1-800-434-0222**  
Provides assistance on questions related to Medicare, Medicare HMOs, Medicare supplements and long-term care insurance.
- **Medicare Office**  
**1-800-633-4227**
- **California Department of Aging**  
**1-916-419-7500**  
1300 National Drive, Room 200  
Sacramento, CA 95834
- **California Commission on Aging**  
**1-916-419-7591**  
California Senior Legislature  
Triple-A Council of California  
1300 National Drive, Room 173  
Sacramento, CA 95834
- **AARP State Office**  
**1-866-448-3614**  
1415 L Street, Room 960  
Sacramento, CA 95814
- **Senior Legal Hotline**  
[www.seniorlegalhotline.org](http://www.seniorlegalhotline.org)

### Other important numbers:

- **Area Agency on Aging**  
San Mateo County (650) 573-2700  
San Francisco County (415) 864-6051
- **Adult Protective Services**  
San Mateo County (800) 675-8437  
San Francisco County (415) 557-5230
- **In-Home Support Services**  
San Mateo County (650) 573-2700  
San Francisco County (415) 981-4477
- **RSVP**  
San Mateo County (650) 696-4195  
San Francisco County (415) 731-3335
- **Websites**  
[www.medicare.gov](http://www.medicare.gov)  
[www.nih.gov](http://www.nih.gov)  
[www.aging.state.ca.us](http://www.aging.state.ca.us)

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# What is Medicare?

## Here are Some Simple Guidelines

Medicare is a national health insurance program for those 65 or older and certain younger, disabled people. It is divided into several parts: Hospital Insurance (Part A), Medical Insurance (Part B) and prescription drug benefits (Part D).

- Part A helps pay for care in a hospital and limited care in a skilled nursing facility, and for some home health and hospice care.
- Part B pays for a wide range of medical services and supplies, and for the medically necessary services of a doctor.
- Part C, or Medicare Advantage, became available to persons who are eligible for Part A and enrolled in Part B. Under Part C, private health insurance companies can contract with the federal government to offer Medicare benefits through their own policies.
- Part D pays most prescription drug costs. Beneficiaries choose the drug plan and pay a monthly premium. Like other insurance, if a beneficiary decides not to enroll in a drug plan when they are first eligible, they may pay a penalty if they choose to join later.

### Who is eligible?

You are eligible for Medicare if you or your spouse worked for at

least 10 years in Medicare-covered employment, you are 65 years old, and a citizen or permanent resident of the United States. Younger people who have been disabled at least 2 years also qualify.

### How much does it cost?

You pay nothing for Part A, but must pay a premium for Part B and Part D, if you want it. The Part B premium changes annually. It is deducted from your Social Security check. For Part C, Insurance companies can offer Medicare recipients benefits that are not covered under original Medicare, although a premium may be charged for the extra coverage. Part D premiums are based on the plan that you select. Early enrollment is advised as permanent penalties apply if you enroll late.

If you elect Part B benefits, you must pay the Part B annual deductible of \$100 each year. After the deductible is met, Medicare pays 80 percent of Medicare-approved services. You are responsible for the remaining 20 percent.

Part D premiums have a \$250 annual deductible. Drug costs are covered with reasonable co-payments up to \$2,250 per year. Drug expenditures between \$2,250 and \$5,100 are covered by the enrollee. Any costs about \$5,100 annually are then covered by the plan with reasonable co-payments.

Certain low and very low income Medicare recipients may qualify to have their Part A, Part B and Part D premiums paid by the government. Co-payments for Part D and deductibles must be covered by the enrollee. Certain resource limits apply, but if you need assistance paying for Medicare, call your Social Security office and see if you are a "Qualified Medicare Beneficiary" or a "Specified Low Income Medicare Beneficiary."

### What's not covered

Many medical services and items are not covered by Medicare. They include routine physicals, most dental care, dentures, routine foot care, eye glasses, hearing aids and other services.

### Filling Medicare gaps

Many Medicare beneficiaries purchase supplemental private insurance to pay deductibles or uncovered services. Others choose to enroll in private Medicare HMOs which may offer additional benefits.

For a comprehensive assessment as to how Medicare may affect you, call your HICAP representative at 1-800-434-0222 for information, or to request a copy of the Medicare Handbook, visit your local Social Security office or call 1-800-772-1213.

- A national health insurance program for people 65 years and older, and certain younger disabled people.

- **Part A: Coverage for care in hospitals, skilled nursing facilities, home health care and hospice care.**

- **Part B: Additional medical insurance helps pay doctors' bills.**

- **Part C: Or, Medicare Advantage, offers benefit packages through private providers that may be more appropriate for the enrollee than the traditional benefits in the Part A and Part B Plans.**

- **Part D: A prescription drug benefit that may save you money.**

- **Medicare supplements. Six month open enrollment window at age 65. Penalties accrued if you enroll late.**

- **Many buy private insurance policies or enroll in Medicare HMOs to fill Medicare gaps.**